

Fill in this information to identify the case

Debtor 1 Susan Ann Hamilton

Debtor 2 Elmer L. Hamilton
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO

(State)

Case number 15-12021

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, by and through its mortgage servicing agent Seterus, Inc., fka IBM Lender Business Process Services, Inc.,

Name of creditor

Court claim no. (if known) 6

Last four digits of any number you use to identify the debtor's account: 3631

Date of payment change

Must be at least 21 days after date of this notice 12/1/2017

New total payment:

Principal, interest, and escrow, if any \$1,056.50

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$530.03

New escrow payment: \$464.19

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Debtor 1 Susan Ann Hamilton Case number (if known) 15-12021
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Adam B. Hall Date November 1, 2017
Signature

Print: Adam B. Hall (0088234) Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus, OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email abh@manleydeas.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was served **electronically** through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 36 East Seventh Street, Suite 2030, Cincinnati, OH 45202

Margaret A. Burks, 600 Vine Street, Suite 2200, Cincinnati, OH 45202,
cincinnati@cinn13.org

Chris Keegan, Attorney for Susan Ann Hamilton, 4440 Glen Este-Withamsville Road, Suite 350, Cincinnati, OH 45245, CKe8009542@aol.com

and by ordinary U.S. mail on November 1, 2017 addressed to:

Susan Ann Hamilton and Elmer L. Hamilton, 3418 Rivendell Drive, Amelia, OH 45102

Susan Ann Hamilton and Elmer L. Hamilton, 3418 Rivendell Dr, Amelia, OH 45102

/s/ Adam B. Hall
Adam B. Hall

Continued on Reverse
INTERNET REPRINT

This is a statement of actual activity in your escrow account from December 2016 to November 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$3,153.61	\$4,489.67-
Date							
12/01/16	467.42	436.46*	23.67-	23.67-	MORTGAGE INS	3,597.36	4,076.88-
12/01/16	0.00	0.00	1,258.01-	0.00*	COUNTY	2,339.35	4,076.88-
01/01/17	467.42	0.00*	23.67-	23.67-	MORTGAGE INS	2,783.10	4,100.55-
01/01/17	0.00	0.00	0.00	1,293.11-*	COUNTY	2,783.10	5,393.66-
02/01/17	467.42	872.92*	23.67-	23.67-	MORTGAGE INS	3,226.85	4,544.41-
03/01/17	467.42	872.92*	23.67-	23.67-	MORTGAGE INS	3,670.60	3,695.16-
04/01/17	467.42	872.92*	23.67-	23.67-	MORTGAGE INS	4,114.35	2,845.91-
05/01/17	467.42	436.46*	23.67-	23.67-	MORTGAGE INS	4,558.10	2,433.12-
05/01/17	0.00	0.00	0.00	2,700.00-*	HAZARD INS	4,558.10	5,133.12-
06/01/17	467.42	436.46*	23.67-	23.67-	MORTGAGE INS	5,001.85	4,720.33-
06/01/17	0.00	0.00	1,258.01-	1,293.11-*	COUNTY	3,743.84	6,013.44-
06/01/17	0.00	0.00	2,809.00-	0.00*	HAZARD INS	934.84	6,013.44-
07/01/17	467.42	530.03*	23.67-	23.67-	MORTGAGE INS	1,378.59	5,507.08-
08/01/17	467.42	530.03*	23.67-	23.67-	MORTGAGE INS	1,822.34	5,000.72-
09/01/17	467.42	0.00*	23.67-	23.67-	MORTGAGE INS	2,266.09	5,024.39-
10/01/17	467.42	4,770.27*	23.67-	0.00*	MORTGAGE INS	2,709.84	254.12-
11/01/17	467.42	0.00*	23.67-	0.00	MORTGAGE INS	3,153.59	254.12-
Total	\$5,609.04	\$9,758.47	\$5,609.06-	\$5,522.92-			
* indicates a difference from a previous estimate either in the date or the amount							
** indicates escrow payment made during a period where the loan was paid ahead							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888 738 5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.